

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert E. Tocheny, Jr.  
 Dina M. Tocheny  
 Debtors

Case No. 15-16727-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 210U

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Aug 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2017.

db/jdb +Robert E. Tocheny, Jr., Dina M. Tocheny, 165 2nd Street, Nazareth, PA 18064-2555  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13599275 +American Neuromonitoring, 10420 Lti Patuxent Parkway, No. 250, Columbia, MD 21044-3533  
 13599276 Anes Spec. Bethlehem PC, P.O. Box 64500, Souderton, PA 18964  
 13689110 BANK OF AMERICA, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
 13599277 +Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285  
 13599278 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
 13599279 +Boscov's, P.O. ox 15521, Wilmington, DE 19850-5521  
 13610841 CACH, LLC, P O Box 10587, Greenville, SC 29603-0587  
 13599280 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 13612267 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13679837 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 13599281 +Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
 13599282 +CitiCard, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 13602822 +Citizens Bank, 43 Jefferson Boulevard RJW-135, Warwick, RI 02888-1027  
 13729160 +David S. Gellert, Esquire, 1244 Hamilton Street, Allentown, PA 18102-4699  
 13599284 +FirstStates Financial Services, P.O. Box 5827, Reading, PA 19610-5827  
 13599286 Hyundai Finance, P.O. Box 650805, Palestine, TX 75801  
 13599287 +Keystone Collections, P.O. Box 499, Irwin, PA 15642-0499  
 13843392 +Nationstar Mortgage LLC, c/o Thomas Puleo, Esq., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541  
 13899321 Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741  
 13599289 +Royal HomeStar LLC, P.O. Box 9500-7045, Philadelphia, PA 19195-0001  
 13632163 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544  
 13599290 +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244  
 13599291 +Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 13599292 +St. Lukes Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000  
 13603581 +U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002  
 13599294 +Wells Fargo Bank, P.O. Box 40039, Roanoke, VA 24022-5039  
 13638211 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: roberts12@dnb.com Aug 24 2017 01:32:12 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 24 2017 01:32:00  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 24 2017 01:32:18 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 24 2017 01:38:23  
 PRA Receivables Management LLC, Attn Dolores Garcia VP, PO Box 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: gecscedi@recoverycorp.com Aug 24 2017 01:27:21 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13618835 +E-mail/Text: bncmail@w-legal.com Aug 24 2017 01:32:11 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13599283 E-mail/Text: mrdiscren@discover.com Aug 24 2017 01:31:45 Discover Card, P.O. Box 30943, Salt Lake City, UT 84130  
 13603416 E-mail/Text: mrdiscren@discover.com Aug 24 2017 01:31:45 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13615627 +E-mail/Text: DSLBKYPROM@discover.com Aug 24 2017 01:32:17 Discover Student Loans,  
 PO BOX 30925, Salt Lake City, UT 84130-0925  
 13599285 +E-mail/PDF: gecscedi@recoverycorp.com Aug 24 2017 01:27:21 Gap/Synchrony Bank,  
 P.O. Box 530942, Atlanta, GA 30353-0942  
 13630885 +E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Aug 24 2017 01:32:34  
 Hyundai Capital America DBA Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809  
 13633040 E-mail/Text: bk.notifications@jpmchase.com Aug 24 2017 01:31:54 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13599288 +E-mail/Text: bnckohlsnotices@becket-lee.com Aug 24 2017 01:31:47 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
 13672710 +E-mail/Text: bankruptcypdt@mcmcg.com Aug 24 2017 01:32:07 Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 13623932 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 24 2017 01:38:52 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

District/off: 0313-4

User: Keith  
Form ID: 210U

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Aug 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13726403 E-mail/Text: bnc-quantum@quantum3group.com Aug 24 2017 01:31:55  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13621246 E-mail/PDF: rmscidi@recoverycorp.com Aug 24 2017 01:27:12  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13599293 +E-mail/PDF: gecscedi@recoverycorp.com Aug 24 2017 01:27:01 Synchrony Bank, P.O. Box 965020,  
Orlando, FL 32896-5020  
13686091 E-mail/PDF: gecscedi@recoverycorp.com Aug 24 2017 01:27:21 Synchrony Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13619511 +E-mail/Text: bncmail@w-legal.com Aug 24 2017 01:32:11 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13630886 2012 HYUNDAI TUCSON KM8JT3AB7CU338307  
cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13923321\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2017 at the address(es) listed below:

DAVID S. GELLERT on behalf of Joint Debtor Dina M. Tocheny dsgatn@rcn.com,  
r46641@notify.bestcase.com  
DAVID S. GELLERT on behalf of Debtor Robert E. Tocheny, Jr. dsgatn@rcn.com,  
r46641@notify.bestcase.com  
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com  
PHILIP C. WARHOLIC on behalf of Creditor DISCOVER BANK PWarholic@jaffeandasher.com  
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Robert E. Tocheny, Jr. and Dina M. Tocheny  
Debtor(s)

Case No: 15-16727-ref

---

***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 8/23/17

Timothy B. McGrath  
Clerk of Court